

PLATO HOLDINGS, INC.

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 3090842	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$83	\$81	-3.1%		
Loans	\$71	\$71	-0.8%		
Construction & development	\$4	\$3	-22.5%		
Closed-end 1-4 family residential	\$16	\$17	3.8%		
Home equity	\$7	\$7	-6.4%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-41.4%		
Commercial & Industrial	\$23	\$22	-4.9%		
Commercial real estate	\$13	\$15	14.9%		
Unused commitments	\$9	\$7	-20.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$5	0.3%		
Cash & balances due	\$3	\$3	-0.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$75	\$73	-2.9%		
Deposits	\$67	\$67	-1.0%		
Total other borrowings	\$7	\$6	-21.4%		
FHLB advances	\$7	\$6	-21.4%		
Equity					
Equity capital at quarter end	\$8	\$8	-4.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	9.7%	--		
Tier 1 risk based capital ratio	12.4%	12.9%	--		
Total risk based capital ratio	13.7%	14.1%	--		
Return on equity ¹	3.7%	-12.8%	--		
Return on assets ¹	0.4%	-1.3%	--		
Net interest margin ¹	4.9%	5.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	80.1%	28.0%	--		
Loss provision to net charge-offs (qtr)	47.1%	178.8%	--		
Net charge-offs to average loans and leases ¹	2.7%	1.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	6.4%	56.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.7%	3.9%	0.0%	0.7%	--
Home equity	0.0%	6.4%	0.0%	1.5%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.2%	--
Commercial & Industrial	4.0%	2.4%	1.3%	0.5%	--
Commercial real estate	3.9%	14.2%	1.4%	0.0%	--
Total loans	2.5%	7.5%	0.7%	0.5%	--